

SERFF Tracking Number:	GRTT-125773875	State:	Arkansas
Filing Company:	Guarantee Trust Life Insurance	State Tracking Number:	39942
Company Tracking Number:	GTLHD2008AR		
TOI:	H16I Individual Health - Major Medical	Sub-TOI:	H16I.005C Individual - Other
Product Name:	High Deductible Major Medical Rate Filing		
Project Name/Number:	/		

## Filing at a Glance

Company: Guarantee Trust Life Insurance

Product Name: High Deductible Major Medical SERFF Tr Num: GRTT-125773875 State: ArkansasLH  
Rate Filing

TOI: H16I Individual Health - Major Medical

SERFF Status: Closed

State Tr Num: 39942

Sub-TOI: H16I.005C Individual - Other

Co Tr Num: GTLHD2008AR

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Rosalind Minor

Author: Linda David

Disposition Date: 08/27/2008

Date Submitted: 08/13/2008

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 18%

Group Market Type:

Filing Status Changed: 08/27/2008

State Status Changed: 08/27/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Annual rate filing for our Individual High Deductible Major Medical Forms.

## Company and Contact

### Filing Contact Information

Linda David, Product Analyst

SERFF Tracking Number: GRTT-125773875 State: Arkansas  
Filing Company: Guarantee Trust Life Insurance State Tracking Number: 39942  
Company Tracking Number: GTLHD2008AR  
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other  
Product Name: High Deductible Major Medical Rate Filing  
Project Name/Number: /

1275 MILWAUKEE AVE (847) 904-5639 [Phone]  
GLENVIEW, IL 60025

**Filing Company Information**

Guarantee Trust Life Insurance CoCode: 64211 State of Domicile: Illinois  
1275 Milwaukee Avenue Group Code: 687 Company Type: Mutual  
1275 Milwaukee Avenue  
Glenview, IL 60025 Group Name: State ID Number:  
(847) 460-4772 ext. [Phone] FEIN Number: 36-1174500  
-----

SERFF Tracking Number: GRTT-125773875 State: Arkansas  
Filing Company: Guarantee Trust Life Insurance State Tracking Number: 39942  
Company Tracking Number: GTLHD2008AR  
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other  
Product Name: High Deductible Major Medical Rate Filing  
Project Name/Number: /

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: For each form.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Guarantee Trust Life Insurance	\$50.00	08/13/2008	21919156

SERFF Tracking Number:	GRTT-125773875	State:	Arkansas
Filing Company:	Guarantee Trust Life Insurance	State Tracking Number:	39942
Company Tracking Number:	GTLHD2008AR		
TOI:	H16I Individual Health - Major Medical	Sub-TOI:	H16I.005C Individual - Other
Product Name:	High Deductible Major Medical Rate Filing		
Project Name/Number:	/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/27/2008	08/27/2008

<i>SERFF Tracking Number:</i>	<i>GRTT-125773875</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Guarantee Trust Life Insurance</i>	<i>State Tracking Number:</i>	<i>39942</i>
<i>Company Tracking Number:</i>	<i>GTLHD2008AR</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005C Individual - Other</i>
<i>Product Name:</i>	<i>High Deductible Major Medical Rate Filing</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Disposition

Disposition Date: 08/27/2008

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GRTT-125773875 State: Arkansas

Filing Company: Guarantee Trust Life Insurance State Tracking Number: 39942

Company Tracking Number: GTLHD2008AR

TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other

Product Name: High Deductible Major Medical Rate Filing

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Cover Letter	Approved-Closed	Yes
Supporting Document	Exhibits 1 & 2	Approved-Closed	No
Supporting Document	Rate Sheets	Approved-Closed	No

<i>SERFF Tracking Number:</i>	<i>GRTT-125773875</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Guarantee Trust Life Insurance</i>	<i>State Tracking Number:</i>	<i>39942</i>
<i>Company Tracking Number:</i>	<i>GTLHD2008AR</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005C Individual - Other</i>
<i>Product Name:</i>	<i>High Deductible Major Medical Rate Filing</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number:	GRTT-125773875	State:	Arkansas
Filing Company:	Guarantee Trust Life Insurance	State Tracking Number:	39942
Company Tracking Number:	GTLHD2008AR		
TOI:	H16I Individual Health - Major Medical	Sub-TOI:	H16I.005C Individual - Other
Product Name:	High Deductible Major Medical Rate Filing		
Project Name/Number:	/		

## Supporting Document Schedules

<b>Satisfied -Name:</b>	Cover Letter	<b>Review Status:</b>	
<b>Comments:</b>		Approved-Closed	08/27/2008
<b>Attachment:</b>			
AR-LTR08.pdf			





**Guarantee Trust Life Insurance Company**  
**1275 Milwaukee Avenue – Glenview, Illinois 60025 – (847) 699-0600**

August 13, 2008

Mr. Harris Shearer  
Arkansas Department of Insurance  
Seniors Insurance Network  
1200 West 3rd St.  
Little Rock, AR 72201-1904

Re: Annual Rate Filing – Individual High Deductible Major Medical  
N.A.I.C. Company Code 687-64211  
Federal ID Number 36-1174500  
Company Filing Number GTLHD2008AR

Dear Mr. Shearer:

Enclosed please find our annual rate filing for our Individual High Deductible Major Medical forms. We are requesting the changes shown below which will affect 1 in force policy holder with a current average annual premium of \$766. The prior rate history for these forms is shown in the enclosed rate memorandum. The affected forms and requested changes are as follows:

<b>Deductible</b>	<b>\$25,000</b>	<b>\$30,000</b>	<b>\$35,000</b>	<b>\$40,000</b>	<b>\$45,000</b>	<b>\$50,000</b>	<b>\$55,000</b>	<b>\$60,000</b>	<b>\$65,000</b>
Request	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%
<b>Deductible</b>	<b>\$70,000</b>	<b>\$75,000</b>	<b>\$80,000</b>	<b>\$85,000</b>	<b>\$90,000</b>	<b>\$95,000</b>	<b>\$100,000</b>		
Request	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%		

Your attention to this filing is greatly appreciated. If you have any questions, please call me at 1-847-904-5639, fax me at 1-847-699-0093 or e-mail me at Linda\_David@gtlic.com.

Sincerely,

Guarantee Trust Life Insurance Company

Linda David  
Product Analyst

Encl.